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FORM 1. VOLUNTARY PETITION

United States Bankruptcy Court District of		VOLUNTARY PETITION
IN RE (Name of debtor - If individual, enter Last, First, Middle) <b>American Buying Retirement Services, Inc., an Illinois Corporation</b>		NAME OF JOINT DEBTOR (Spouse)(Last, First, Middle)
ALL OTHER NAMES used by the debtor in the last six years <b>NONE</b>		ALL OTHER NAMES used by the joint debtor in the last six years
SOC. SEC./TAX I.D. NO. (If more than one, state all) <b>36-4034035</b>		SOC. SEC./TAX I.D. NO. (If more than one, state all)
STREET ADDRESS OF DEBTOR (No. and street, city, state, zip) <b>734 North Linden Avenue Oak Park, IL 60302</b>		STREET ADDRESS OF JOINT DEBTOR (No. and street, city, state, zip)
Phone: <b>708-660-8300</b>		
County of Residence or Principal Place of Business <b>Cook</b>		County of Residence or Principal Place of Business
MAILING ADDRESS OF DEBTOR (If different from street address) <b>SAME</b>		MAILING ADDRESS OF JOINT DEBTOR (If different from street address)
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (If different from above) <b>SAME</b>		VENUE <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in the District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
INFORMATION REGARDING DEBTOR (Check applicable boxes)		
TYPE OF DEBTOR <input type="checkbox"/> Individual <input type="checkbox"/> Joint (Husband and Wife) <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____  NATURE OF DEBT <input type="checkbox"/> Non-Business/Consumer <input checked="" type="checkbox"/> Business-Complete A & B below  A. TYPE OF BUSINESS (Check one box) <input type="checkbox"/> Farming <input type="checkbox"/> Transportation <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Professional <input type="checkbox"/> Manufacturing/ <input type="checkbox"/> Construction <input type="checkbox"/> Retail/Wholesale <input type="checkbox"/> Mining <input type="checkbox"/> Real Estate <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input checked="" type="checkbox"/> Other Business  B. BRIEFLY DESCRIBE NATURE OF BUSINESS <b>Provide benefit programs to associations and their member companies.</b>		CHAPTER or SECTION of BANKRUPTCY CODE UNDER WHICH the PETITION is FILED <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304-Case Ancillary to Foreign Proceeding  FILING FEE (Check one box) <input checked="" type="checkbox"/> Filing fee attached. <input type="checkbox"/> Filing fee to be paid in installments. (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.  NAME AND ADDRESS OF LAW FIRM OR ATTORNEY <b>Charles S. Stahl, Jr. 703 Warrenville Road Wheaton, IL 60187 Attorney I.D. No. 02699915</b>  Telephone No. <b>(630) 871-8060</b>  NAME(S) OF ATTORNEY(S) DESIGNATED TO REPRESENT THE DEBTOR <b>Charles S. Stahl, Jr.</b>  <input type="checkbox"/> Debtor is not represented by an attorney.    Phone:
STATISTICAL/ADMINISTRATIVE INFORMATION (U.S.C. § 604)(Estimates only) (Check applicable boxes)		THIS SPACE FOR COURT USE ONLY
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		<b>U.S. Bankruptcy Court Northern District Of Illinois</b> <b>Filed: 03/23/2004</b> <b>Time: 14:20:41</b> <b>Debtor: AMERICAN BUYING RETIREM</b> <b>Case: 04-11427    Fee : 209</b> <b>Chapter: 7 Rec. # : 3070385</b> <b>Judge: Jack Schmetterer</b> <b>341 mtg: 05/03/2004 @ 12:30PM</b> <b>Trustee: JOSEPH BALDI</b>  <b>1:04BK11427-BK001</b>
ESTIMATED NUMBER OF CREDITORS 1-15    16-49    50-99    100-199    200-999    1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
ESTIMATED ASSETS (In thousands of dollars) Under 50    50-99    100-499    500-999    1000-9999    10,000-99,999    100,000-or-over <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
ESTIMATED LIABILITIES (In thousands of dollars) Under 50    50-99    100-499    500-999    1000-9999    10,000-99,999    100,000-or-over <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
ESTIMATED NUMBER OF EMPLOYEES - CH. 11 & 12 ONLY 0    1-19    20-99    100-999    1000-over <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
ESTIMATED NUMBER OF EQUITY SECURITY HOLDERS - CH. 11 & 12 ONLY 0    1-19    20-99    100-499    500-over <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		

Name of Debtor American Buying Retirement Services, Inc.,  
an Illinois Corporation

/ Debtor Case No. \_\_\_\_\_

### FILING OF PLAN

For Chapter 9, 11, 12 and 13 cases only. Check appropriate box.

☐ A copy of debtor's proposed plan dated \_\_\_\_\_ is attached.

☐ Debtor intends to file a plan within the time allowed by statute, rule, or order of the court.

### PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (If more than one, attach additional sheet)

LOCATION WHERE FILED	CASE NUMBER	DATE FILED
NONE		

### PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR (If more than one, attach additional sheet)

NAME OF DEBTOR	CASE NUMBER	DATE
NONE		

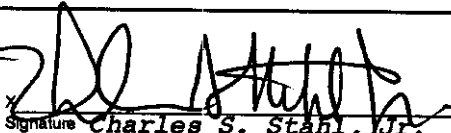
RELATIONSHIP	DISTRICT	JUDGE

### REQUEST FOR RELIEF

Debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### SIGNATURES

#### ATTORNEY

  
Signature Charles S. Stahl, Jr.

March 22, 2004  
Date

#### INDIVIDUAL / JOINT DEBTOR(S)

I declare under penalty of perjury that the information provided in this petition is true and correct.

X  
Signature of Debtor

Date

X  
Signature of Joint Debtor

Date

#### CORPORATE OR PARTNERSHIP DEBTOR

I declare under penalty of perjury that the information provided in this petition is true and correct, and that the filing of this petition on behalf of the debtor has been authorized.

X  
Signature of Authorized Individual

Robert Sheridan  
Print or Type Name of Authorized Individual

Chairman  
Title of Individual Authorized by Debtor to File this Petition

March 22, 2004  
Date

### EXHIBIT "A" (To be completed if debtor is a corporation, requesting relief under chapter 11.)

☐ Exhibit "A" is attached and made a part of this petition.

### TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS (See P.L. 98-353 § 322)

I am aware that I may proceed under chapter 7, 11, or 12, or 13 of title 11, United States Code, understand the relief available under such chapter, and choose to proceed under chapter 7 of such title. If I am represented by an attorney, exhibit B has been completed.

X  
Signature of Debtor

Date

X  
Signature of Joint Debtor

Date

### EXHIBIT "B" (To be completed by attorney for individual chapter 7 debtor(s) with primarily consumer debts.)

I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under such chapter.

X  
Signature of Attorney

Date

**United States Bankruptcy Court  
District of**

In re *American Buying Retirement Services, Inc.*,  
an Illinois Corporation

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor  
Attorney for Debtor: *Charles S. Stahl, Jr.*

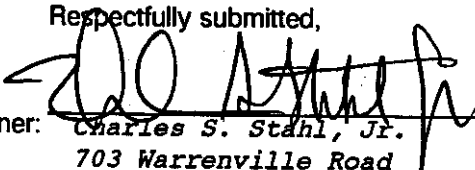
**STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
  - a) For legal services rendered or to be rendered in contemplation of and in connection with this case. .... \$ 1,200.00
  - b) Prior to the filing of this statement, debtor(s) have paid ..... \$ 1,200.00
  - c) The unpaid balance due and payable is ..... \$ 0.00
3. All of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and *none other*.
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and *none other*.
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated: *None*.
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows: *None*.

Dated: *March 22, 2004*

Respectfully submitted,

  
Attorney for Petitioner: *Charles S. Stahl, Jr.*  
703 Warrenville Road  
Wheaton, IL 60187  
Attorney I.D. No. 02699915

**United States Bankruptcy Court  
District of**

In re *American Buying Retirement Services, Inc.*,  
an Illinois Corporation

Case No.  
Chapter 7

\_\_\_\_\_/ Debtor  
Attorney for Debtor: *Charles S. Stahl, Jr.*

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct  
to the best of our knowledge.

Date: March 22, 2004

\_\_\_\_\_  
Debtor

*American Buying Retirement  
Services, Inc.*

By: *Robert Sheridan*  
*Its Chairman*

**United States Bankruptcy Court  
District of**

**In re American Buying Retirement Services, Inc.,  
an Illinois Corporation**

**Case No.  
Chapter 7**

Attorney for Debtor: Charles S. Stahl, Jr. / Debtor

**LIST OF CREDITORS**

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
1	Airborne Express P.O. Box 91001 Seattle, WA 98111			\$ 474.88
2	Association Trends 7910 Woodmont Avenue, #1150 Bethesda, MD 20814			\$ 825.00
3	B&F Coffee 3535 Commercial Avenue Northbrook, IL 60062			\$ 25.00
4	Baden Retirement 6920 Pointe Inverness Way Suite 300 Fort Wayne, IN 46804			\$ 1,012.50
5	Buyers Online 14870 Pony Express Road Bluffdale, UT 84065			\$ 91.97
6	Capital One Visa P.O. Box 85015 Richmond, VA 23285-5015	Credit card purchases		\$ 7,341.03
7	Capital One Visa P.O. Box 85015 Richmond, VA 23285-5015	Credit card purchases		\$ 3,716.63
8	Clarica Life Ins. Co.--US 2000 44th Street SW, Ste. 200 P.O. Box 2907 Fargo, ND 58108			\$ 6,680.20
9	CRM, Inc. Windsor Office Plaza 210 W. 22nd Street, Ste. 114 Oak Brook, IL 60523			\$ 300.00

**LIST OF CREDITORS**

(Continuation Sheet)

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
10	CSC 2711 Centerville Road Suite 400 Wilmington, DE 19808			\$ 3,721.00
11	Distinctive Business Products 4 Territorial Court Bolingbrook, IL 60440-3558			\$ 160.00
12	Fortis Reimbursement 734 North Linden Oak Park, IL 60302			\$ 4,446.76
13	GE Capital (Copyco) P.O. Box 3083 Cedar Rapids, IA 52406-3083			\$ 4,236.28
14	Global Equipment/OSI P.O. Box 258011 Valley View, OH 44125			\$ 700.30
15	Guardian P.O. Box 95101 Chicago, IL 60694-5101			\$ 234.10
16	Hartford P.O. Box 659519 San Antonio, TX 78265			\$ 995.96
17	ING Financial Services 151 Farmington Avenue Hartford, CT 06156-1268		D	\$ 1,045,140.50
18	Insurance Partnerships Consult ATTN: Dave Roach 1202 Arborside Drive Aurora, IL 60504			\$ 5,000.00
19	Jeffrey Kalmikoff 3759 North Ravenswood Avenue Suite 231 Chicago, IL 60613			\$ 400.00
20	Levun, Goodman & Cohen 500 Skokie Boulevard Suite 650 Northbrook, IL 60062	Legal services		\$ 7,314.87
21	Lincoln National Life Ins Co 1300 South Clinton Street Suite 500 Fort Wayne, IN 46802-3518	Non-Purchase Money Security Relating to certain 401(k) plans underwritten by creditor		\$ 1,005,339.80
22	Mark Financial, Inc. 2900 Wilcrest Suite 245 Houston, TX 77042			\$ 87,492.83

**LIST OF CREDITORS**

(Continuation Sheet)

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
23	Michael Best & Friedrich 401 North Michigan Avenue Suite 1900 Chicago, IL 60611	Legal services		\$ 2,439.00
24	Nevada Legal Press 3301 South Malibou Avenue Pahrump, NV 89048-6432			\$ 25.00
25	Charles Nootens 4N812 Old Farm Road St. Charles, IL 60175	Loans		\$ 600,000.00
26	Office Depot P.O. Box 8004 Layton, UT 84041-8004			\$ 890.36
27	Pacific Life Insurance Company 700 Newport Center Drive Newport Beach, CA 92660	Purchase Money Security Relating to policies issued by creditor		\$ 1,645,828.11
28	Pitney Bowes 1313 North Atlantic Third Floor Spokane, WA 99201-2303			\$ 1,089.37
29	Premium Assignment P.O. Box 3066 Tallahassee, FL 32315			\$ 147.78
30	Purchase Power P.O. Box 856042 Louisville, KY 40285			\$ 697.77
31	Qwest Communications Customer Service P.O. Box 698 Uniontown, PA 15401			\$ 247.00
32	SBC Bill Payment Center Chicago, IL 60663-0001	Utility bills		\$ 364.35
33	Schnader Harrison Segal & Lewis 1600 Market Street, Ste. 3600 Philadelphia, PA 19103-7286			\$ 86,570.67
34	Kenneth Scripta 10932 Valley Court Palos Hills, IL 60465	Wages, Salaries etc. Wages		\$ 40,000.00
35	Robert Sheridan 734 North Linden Avenue Oak Park, IL 60302	Wages, Salaries etc. Wages		\$ 100,000.00

**LIST OF CREDITORS**

(Continuation Sheet)

#	CREDITOR	CLAIM AND SECURITY	C D S U	CLAIM AMOUNT
36	Robert Sheridan 734 North Linden Avenue Oak Park, IL 60302			\$ 516.00
37	Standard Insurance Company P.O. Box 5676 Portland, OR 97228-5676			\$ 43.54
38	State of South Carolina 301 Gervais Street P.O. Box 2535 Columbia, SC 29201			\$ 526.79
39	Strongbox 1650 West Irving Park Road Chicago, IL 60613			\$ 213.00
40	Transamerica Occidental Life Insurance Company P.O. Box 740559 Atlanta, GA 30374-0559			\$ 1,120.00
41	United Healthcare MN015-2838 4316 Rice Lake Road Duluth, MN 55811			\$ 4,339.55
42	ValueWeb P.O. Box 550039 Tampa, FL 33655-0039			\$ 59.85